B1 (Official Form 1)(4/10)						
	States Bankr ern District of <b>V</b>					Voluntary Petition
Name of Debtor (if individual, enter Last, First, Singh, Tajinder P	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years					Joint Debtor in the last 8 years trade names):
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-2834	yer I.D. (ITIN) No./(	Complete EIN	Last for	our digits of than one, state	f Soc. Sec. or	r Individual-Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 4111 NE 115th St Vancouver, WA	nd State):	ZIP Code	Street	Address of	Joint Debtor	r (No. and Street, City, and State):  ZIP Code
	7	98686	1			Zii code
County of Residence or of the Principal Place of Clark		30000	Count	y of Reside	nce or of the	Principal Place of Business:
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	tor (if different from street address):
	_	ZIP Code	4			ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u> </u>			I
Type of Debtor	Nature o	of Business			Chapter	r of Bankruptcy Code Under Which
(Form of Organization)		one box)				Petition is Filed (Check one box)
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)	☐ Health Care Bus☐ Single Asset Rein 11 U.S.C. § 1☐ Railroad☐ Stockbroker☐ Commodity Bro	eal Estate as de 101 (51B)	efined	Chapte Chapte Chapte Chapte Chapte	er 9 er 11 er 12	<ul> <li>□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li>□ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul>
<ul><li>□ Partnership</li><li>□ Other (If debtor is not one of the above entities,</li></ul>	Clearing Bank					N. C. C. D. L.
check this box and state type of entity below.)	Other	4 E 4'4				Nature of Debts (Check one box)
		of the United S	States	defined "incurr	l in 11 U.S.C. § ed by an indivi	onsumer debts, Debts are primarily business debts.  \$ 101(8) as business debts.  idual primarily for household purpose."
Filing Fee (Check one box	)	Check one		•	•	oter 11 Debtors
Full Filing Fee attached						ned in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati		Check if:				
debtor is unable to pay fee except in installments. I Form 3A.	Rule 1006(b). See Offici					ated debts (excluding debts owed to insiders or affiliates) to adjustment on 4/01/13 and every three years thereafter).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati		B. Acc	lan is beir eptances	ng filed with of the plan w	•	repetition from one or more classes of creditors,
Statistical/Administrative Information					,	THIS SPACE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available	for distribution to un	secured credi	tors.			
Debtor estimates that, after any exempt proputhere will be no funds available for distribution			expense	es paid,		
Estimated Number of Creditors	511 to unsecured cred	11013.				1
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion		
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50			\$500,000,001 to \$1 billion		

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Singh, Tajinder P (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Stanley F. Horak January 18, 2012 Signature of Attorney for Debtor(s) (Date) Stanley F. Horak 7657 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and П Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tajinder P Singh

Signature of Debtor Tajinder P Singh

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 18, 2012

Date

## Signature of Attorney\*

#### X /s/ Stanley F. Horak

Signature of Attorney for Debtor(s)

#### Stanley F. Horak 7657

Printed Name of Attorney for Debtor(s)

## Law Office of Stanley F. Horak

Firm Name

3205 NE 78th St, Ste 10 Vancouver, WA 98665

Address

Email: STANLEY.F.HORAK@GMAIL.COM 360-695-1497 Fax: 360-699-1351

Telephone Number

January 18, 2012

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Singh, Tajinder P

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Western District of Washington

In re	Tajinder P Singh		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the	e applicable
statement.] [Must be accompanied by a motion for determination by the court.]	
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☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness of	r
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	)
financial responsibilities.);	

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tajinder P Singh

Tajinder P Singh

Date: January 18, 2012

# **United States Bankruptcy Court** Western District of Washington

In re	Tajinder P Singh		Case No		
_		Debtor			
			Chapter	7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	15,268.07		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,950.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,800.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		251,246.06	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,351.00
Total Number of Sheets of ALL Sched	ules	19			
	T	otal Assets	15,268.07		
			Total Liabilities	267,996.06	

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# **United States Bankruptcy Court** Western District of Washington

Western District of	Washington		
Tajinder P Singh	<del>,</del>	ase No	
De	ebtor C	hapter	7
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND RE	LATED DA	TA (28 U.S
you are an individual debtor whose debts are primarily consumer debcase under chapter 7, 11 or 13, you must report all information reques	ots, as defined in § 101(8) of		•
☐ Check this box if you are an individual debtor whose debts are N report any information here.	IOT primarily consumer del	ots. You are not i	required to
his information is for statistical purposes only under 28 U.S.C. § 1 ammarize the following types of liabilities, as reported in the Sche			
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)	0.00		
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,800.00		
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00		
Student Loan Obligations (from Schedule F)	0.00		
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00		
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00		
TOTAL	4,800.00		
State the following:			
Average Income (from Schedule I, Line 16)	2,000.00		
Average Expenses (from Schedule J, Line 18)	4,351.00		
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,130.00		
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			10,950.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,800.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00
4. Total from Schedule F			251,246.06
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			262,196.06

B6A (Off	icial Fo	rm 6A	) (	(12/07)	)
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In re	Tajinder P Singh	Case No.	
-		Debtor ,	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Tajinder P Singh		Case No.	
_		Debtor	,	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash		-	500.00
2.	Checking, savings or other financial	Bank	of America account no. 1752	-	2,095.02
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	KeyB	ank checking account no. 2441	-	848.05
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Asso	rted furniture and household goods	-	4,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Asso	rted wearing apparel	-	1,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 8,443.07 (Total of this page)

**3** continuation sheets attached to the Schedule of Personal Property

In re Tajinder P Singl
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# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		JK Petroleum, Inc d/b/a Vick's Market Vancouver, WA Inventory:\$32,000 retail liquidation value \$16,000 Equipment: \$0.00 Accounts Receivable:\$0.00 Chase Bank Business Checking Accounts: #0410, #9166, #8853:\$15,998.00 Debts: Dharam Pal \$5,000.00, George Safeel \$15,000.00, Cowlitz Wholesale \$2500.00, Rich and Rhine \$4500.00, Sunnyco. \$8300.00, WA State Department of Revenue \$4800.00 Market Value: \$0.00	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.		MGA Investments LLC Vancouver, WA Community interest 50% Owns one residential property located at: 4601 NE 126th Circle Vancouver, WA 98686 Tax assessed value \$329,700.00 Riverview Community Bank 1st mortgage \$336,000.00 \$0.00 value	-	0.00
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2011 Federal Tax Refund Approximately \$3000.00	-	3,000.00
			(Total	Sub-Total	al > 3,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

ln re	Tajinder	Ρ	Sin	ał

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of P E	Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х		
i	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
1	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
i	Patents, copyrights, and other intellectual property. Give particulars.	X		
	Licenses, franchises, and other general intangibles. Give particulars.	X		
i i i i	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
	Automobiles, trucks, trailers, and other vehicles and accessories.	1999 Mercedes MC320 Kelley Blue Book trade-in value	-	2,825.00
		2007 Honda Accord Leased (3 months remaining) Fair Market Value \$11,050.00 Redemption cost exceeds fmv	-	1,000.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	X		
	Office equipment, furnishings, and supplies.	X		
			Sub-Tot (Total of this page)	al > <b>3,825.00</b>

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re	Tajinder P Singh	Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 15,268.07 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In	re

Tajinder P Singh

KeyBank checking account no. 2441

Kelley Blue Book trade-in value

<u>Household Goods and Furnishings</u> Assorted furniture and household goods

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

848.05

4,000.00

848.05

4,000.00

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) ■ 11 U.S.C. §522(b)(2) □ 11 U.S.C. §522(b)(3)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Cash on Hand Cash	11 U.S.C. § 522(d)(5)	500.00	500.00	
<u>Checking, Savings, or Other Financial Accou</u> Bank of America account no. 1752	nnts, Certificates of Deposit 11 U.S.C. § 522(d)(5)	2,095.02	2,095.02	

11 U.S.C. § 522(d)(5)

11 U.S.C. § 522(d)(3)

Wearing Apparel Assorted wearing apparel	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Other Liquidated Debts Owing Debtor Include 2011 Federal Tax Refund Approximately \$3000.00	ding Tax Refund 11 U.S.C. § 522(d)(5)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Ve 1999 Mercedes MC320	<u>hicles</u> 11 U.S.C. § 522(d)(2)	2,825.00	2,825.00

14,268.07 14,268.07 Total:

•		
In re	Tajinder P Singh	Case No.
	•	

# Debtor SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		_		_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGEN	QU <sub>I</sub>	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx9993			Opened 3/16/07 Last Active 12/16/11	٦т	D A T E D			
American Honda Finance			Redemption Claim		ט	Н		
PO Box 5025 San Ramon, CA 94583		-	2007 Honda Accord Leased (3 months remaining) Fair Market Value \$11,050.00 Redemption cost exceeds fmv					
			Value \$ 1,000.00				11,950.00	10,950.00
Account No.								
			Value \$	1				
Account No.								
			Value \$	1				
Account No.	T							
	1					$  \  $		
			Value \$	1		$  \  $		
continuation sheets attached	<b>!</b>	<u> </u>		Subt			11,950.00	10,950.00
			(Report on Summary of S	ıl es)	11,950.00	10,950.00		
			(report on Summary of S			~/		

In re	Tajinder P Singh	Case No.

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Tajinder P Singh

Case No.		

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) **Notice only** Account No. Internal Revenue 0.00 **Insolovency Administration** PO Box 7346 Philadelphia, PA 19101-7346 0.00 0.00 Sales Taxes Account No. **WA Department of Revenue** 0.00 **PO Box 1648** Vancouver, WA 98668-1648 Χ 4,800.00 4,800.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 4,800.00 Schedule of Creditors Holding Unsecured Priority Claims 4,800.00 Total 0.00 (Report on Summary of Schedules) 4,800.00 4,800.00

In re	Tajinder P Singh	Case No
-		Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Č	Ų	Ţ	菛	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M		CONFINGENT	QU	1	U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2952			Opened 5/01/07 Last Active 4/01/09 Charge Account	T	D A T E D		Ī	
Advanta 11850 S. Election Dr Draper, UT 84020		-	Onarge Account					30,485.00
Account No.	Г	T	Mortgage deficiency	T	T	t	7	
American Mortgage Network 10421 Wateridge Circle Suite 250 San Diego, CA 92121		-						Unknown
Account No. xxxxxxxxxxxx8890	H	$\vdash$	Opened 10/29/08 Last Active 6/01/09	T	T	t	7	
Bank Of America PO Box 982238 El Paso, TX 79998		-	Charge Account					62,286.00
Account No. xxx1465	┢		Opened 12/17/09 Last Active 12/01/08	+	$\vdash$	t	$\dagger$	
Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403		-	Collection account					
								198.00
_ <b>5</b> continuation sheets attached			(Total of t	Subt			()	92,969.00

In re	Tajinder P Singh	Case No.	
		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ü	Ţ	ΡĪ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEXF		F U		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3175			Opened 7/12/07 Last Active 6/23/09	Т	E			
Cbna PO Box 6497 Sioux Falls, SD 57117		-	Charge Account		D			1,989.00
Account No.			Utility bill					
City of Vancouver PO Box 8875 Vancouver, WA 98666-8875		_						149.31
Account No.	$\vdash$	$\vdash$	Business debt		╀	+	$\dashv$	
Cowlitz Wholesale 924 15th Ave Longview, WA 98632	х	_						2,500.00
Account No. xxx5569			Opened 8/01/09 Last Active 12/01/08		T	T	T	
DCS Financial PO Box 1179 Vancouver, WA 98666		-	Collection account					2,789.00
Account No.			Business Debt		T	†	7	
Dharam Pal 2115 Hamberg St. Schenectady, NY 12304	x	_						5,000.00
Sheet no1 of _5 sheets attached to Schedule of				Sub	tota	al	7	12,427.31
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge	эΙ	12,427.31

In re	Tajinder P Singh	Case No.	
_		Dehtor	

Г	1.	l		1.		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U L	DISPUFED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4114			Opened 3/21/03 Last Active 3/18/09	T	D A T E D		
Discover Financial Services PO Box 15316 Wilmington, DE 19850		-	Charge Account		D		7,902.00
Account No.	╁		Business Debt	+			
George Safeel 3306 E 18th St. #8 Vancouver, WA 98661	x	-					15,000.00
Account No. xxxxxxxxx0120			Opened 8/04/07 Last Active 8/01/09 Charge Account				
Macys 9111 Duke Blvd Mason, OH 45040		-					2.055.00
Account No. xxxxxx6777	┞		Opened 6/30/11 Last Active 4/01/09				2,955.00
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123	-	-	Collection account				23,549.00
Account No.  New York State Unified Court Office of Court Admin. Rm. 852		_	Damages for misappropriation of State funds Division of Lottery				
25 Beaver St. New York, NY 10004							5,103.75
Shoot no 2 of E shoots attached to Solve July of	1		1	] 	Lote		2,
Sheet no. <b>_2</b> of <b>_5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his j			54,509.75

In re	Tajinder P Singh	Case No.	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	P U T	AMOUNT OF CLAIM
Account No. x4181			Opened 10/26/09	Т	E D		
Outsource Recovery 180 300 W Ste 210 Salt Lake City, UT 84101		-	Collection account				4,860.00
Account No. xxxxxxxxxxx8649			Opened 8/25/09 Last Active 7/01/09		T	T	
Professional Credit Se 400 International Way Springfield, OR 97477		-	Collection Commercial Equipment				20,006.00
Account No. xxxxxxxxxxxx8648		T	Opened 8/25/09 Last Active 7/01/09		T	r	
Professional Credit Services 400 International Way Springfield, OR 97477		-	Collection account				35,446.00
Account No.			Business debt		T		
Rich and Rhine Distributors PO Box 301547 Portland, OR 97294	x	-					4,500.00
Account No.	H	H	Notice only		T	H	
Riverview Bank 900 Washington St Ste 100 Vancouver, WA 98660	x	-					0.00
Sheet no. <b>_3</b> of <b>_5</b> sheets attached to Schedule of	_	<u> </u>	,	Sub	tota	ıl	64,812.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	04,612.00

In re	Tajinder P Singh		Case No.	
		Dobtor		

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu H	usband, Wife, Joint, or Community	CONT	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	TINGENT	Q	PUT	AMOUNT OF CLAIM
Account No.			Medical bill	٦ [	T E D		
Southwest WA Medical Center PO Box 1588 Vancouver, WA 98668-1588		-					2,900.00
Account No.	Γ		Notice only				
Specialized Loan Servicing PO Box 636005 Littleton, CO 80120		-					0.00
Account No. xxxxxxxxxxxx0397			Opened 7/04/08 Last Active 10/19/09				
Springleaf Financial PO Box 3251 Evansville, IN 47731		-	Mortgage Deficiency				4,935.00
Account No. xxxxxxxxxxx4122	┢	╁	Opened 7/01/08 Last Active 12/01/09		_		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Springleaf Financial 13185 SW Pacific Hwy Portland, OR 97223		-	Collection account				5,290.00
Account No.		t	10/13/2011				
State of New York c/o Eric Schneiderman Atty Gen Civil Recoveries Bureau The Capital Albany, NY 12224-0341		-	Lottery proceeds				5,103.00
Sheet no. 4 of 5 sheets attached to Schedule of				Sub			18,228.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	1

In re	Tajinder P Singh		Case No.	
		Dobtor		

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	Č	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	NL QU L DA	DISPUTED	AMOUNT OF CLAIM
Account No.			Business debt	Т	ΙE		
Sunnyco. PO Box 17308 Portland, OR 97217	x	-			D		8,300.00
Account No. xxxxxxxxx9874			Opened 9/16/05 Last Active 1/01/09				
Suntrust Mortgage 1001 Semmes Ave Richmond, VA 23224		-	Notice only				
							0.00
Account No.  Account No.							
Account No.	l						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of	_	1		Sub	tota		
Creditors Holding Unsecured Nonpriority Claims			(Total of t				8,300.00
					ota		
			(Report on Summary of So				251,246.06

In re	Tajinder P Singh	Case No.	
_		Dobtor ,	
		Debtor	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

American Honda Finance PO Box 5025 San Ramon, CA 94583 Acct# 86829993
Opened Opened 3/16/07 Last Active 12/16/11
2007 Honda Accord
NADA.com rough trade-in value
Leased
Contract expires March 2012

In re	Tajinder P Singh	Case No	
-		Debtor	

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.					
NAME AND ADDRESS OF CREDITOR					
Cowlitz Wholesale					
924 15th Ave					
Longview, WA 98632					
Dharam Pal					
2115 Hamberg St.					
Schenectady, NY 12304					
George Safeel					
3306 E 18th St. #8					
Vancouver, WA 98661					
Rich and Rhine Distributors					
PO Box 301547					
Portland, OR 97294					
Sunnyco.					
Portland, OR 97217					
WA Department of Revenue					
PO Box 1648					
Vancouver, WA 98668-1648					
Riverview Bank					
900 Washington St Ste 100					
Vancouver, WA 98660					
	Cowlitz Wholesale 924 15th Ave Longview, WA 98632  Dharam Pal 2115 Hamberg St. Schenectady, NY 12304  George Safeel 3306 E 18th St. #8 Vancouver, WA 98661  Rich and Rhine Distributors PO Box 301547 Portland, OR 97294  Sunnyco. PO Box 17308 Portland, OR 97217  WA Department of Revenue PO Box 1648 Vancouver, WA 98668-1648  Riverview Bank 900 Washington St Ste 100				

B6I (Offi	cial Form 6I) (12/07)
In re	Tajinder P Singh

Dobton	(a)
Debtor	lS.

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
Married Married	RELATIONSHIP(S):  Daughter  Daughter	AGE(S):			
Employment:	DEBTOR	<u> </u>	SPOUSE		
Occupation	Store Clerk	Store Clerk			
Name of Employer	JK Petroleum Inc.	JK Petroleum	Inc.		
How long employed	2 years	2 years	-		
Address of Employer	4903 E Fourth Plain	4903 E Fourth	n Plain		
	Vancouver, WA 98661	Vancouver, W			
	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	780.00	\$	350.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	780.00	\$	350.00
4. LESS PAYROLL DEDUCTION	NS				
<ul> <li>a. Payroll taxes and social se</li> </ul>	curity	\$	80.00	\$	50.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$_	80.00	\$	50.00
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$_	700.00	\$	300.00
7. Regular income from operation	of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	1,000.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	ort payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government (Specify):	assistance	\$	0.00	•	0.00
(Specify).			0.00	φ	0.00
12. Pension or retirement income		\$	0.00	φ —	0.00
13. Other monthly income		Φ	0.00	Φ	0.00
(0 .0)		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$_	0.00	\$	1,000.00
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$_	700.00	\$	1,300.00
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from line	15)	\$	2,000.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Off	icial Form 6J) (	12/07)
In re	Tajindar P	Sinah

1		
I)e	hto	r(c

Case No.

<b>SCHEDULE J - CU</b>	URRENT EXPENDI	TURES OF INDIV	VIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,375.00
a. Are real estate taxes included? Yes X No	Ψ	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	167.00
b. Water and sewer	\$	0.00
c. Telephone	\$	80.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$ <del></del>	650.00
5. Clothing	\$ <del></del>	300.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	T	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	56.00
c. Health	\$	132.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	
plan)		
a. Auto	\$	0.00
b. Other Honda Auto Lease	\$	309.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	ф ——	0.00
15. Payments for support of additional dependents not living at your home	Φ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Φ	0.00
17. Other <b>Education expenses</b>	Φ	422.00
Other	Φ	0.00
Other	Φ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,351.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	\$	2,000.00
<ul><li>a. Average monthly income from Line 13 of Schedule 1</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ ———	4,351.00
c. Monthly net income (a. minus b.)	\$ <del></del>	-2,351.00

# **United States Bankruptcy Court** Western District of Washington

In re	Tajinder P Singh			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIVI	DUAL DEF	BTOR
I declare under penalty of perjury that I have read the foregoing summary and scl sheets, and that they are true and correct to the best of my knowledge, information, and be					es, consisting of21
Date	January 18, 2012	Signature	/s/ Tajinder P Singh Tajinder P Singh Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Western District of Washington

In re	Tajinder P Singh		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,130.00	2012 YTD: Both Wages for the month of January from JK Petroleum Inc
\$9,360.00	2011: Husband JK Petroleum wages January to December
\$4,200.00	2011: Wife JK Petroleum wages January to December
\$36,163.00	2010: Both from line 22 of tax return
\$652,598.00	2010: Debtor Line 1 of JK Petroleum Inc tax return
\$13,400.00	2010: Debtor Line 1 of MGA Investments LLC tax return

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
State of New York v. Singh
Case No. L-01028-11

NATURE OF PROCEEDING Collection

COURT OR AGENCY AND LOCATION New York State Supreme Court Office of Court Admin. Rm. 852 STATUS OR DISPOSITION **Pending** 

25 Beaver St.

New York, NY 10004

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Suntrust Mortgage 1001 Semmes Ave Richmond, VA 23224 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 6/22/2011

DESCRIPTION AND VALUE OF PROPERTY

Residential Home 9716 NE 103rd St Vancouver, WA 98662 Valued at \$288,484.00 1st mortgage

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Stanley F. Horak 3205 NE 78th Street Suite 10 Vancouver, WA 98665 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/20/2011 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1659.00 attorney's fees +

\$1659.00 attorney's fees + \$306.00 filing fee + \$35 credit report fee= \$2000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

4111 NE 115th St. Vancouver, WA 98686 4601 NE 127th Circle Vancouver, WA 98686 NAME USED Tajinder P Singh Tajinder P Singh DATES OF OCCUPANCY January 2011 to present December 2009 to January

2010

#### 16. Spouses and Former Spouses

None 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### **Baljinder Deol**

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

5/2009 to present

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

MGA Investments 30-0449649 4712 E. 4th Plain Rental real estate 11/2/2007 to present

LLC Vancouver, WA 98661

JK Petroleum Inc. 26-3511764 4903 E 4th Plain Wife 100% owner

Vancouver, WA 98661 (Baljinder Deol) Convenient Store

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Brundage & Posset Accounting 2009 Broadway Ste A Vancouver, WA 98663 DATES SERVICES RENDERED
2005 to present
All tax returns
All bookkeeping for JK Petroleum

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

Brundage & Posset Accounting 2009 Broadway Ste A 8/2011 Personal Financial Statement Vancouver, WA 98663

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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**ADDRESS** NAME

**Brundage & Posset Accounting** 2009 Broadway Ste A Kept monthly books and payroll for JK Petroleum and prepared Vancouver, WA 98663

business and personal tax returns

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS **Riverview Bank** 900 Washington St Ste 100 Vancouver, WA 98660

DATE ISSUED 8/2011 Personal Financial Statement

#### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR 12/31/2010 and 12/31/2009 for JK Baljinder Deol

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) \$36,981.22 cost, \$47,426.22

Petroleum Inc.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. 

DATE OF INVENTORY

12/31/2010 and 12/31/2009 for JK Petroleum Inc.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS** 

**Baljinder Deol** 4111 NE 115th St Vancouver, WA 98686

## 21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

## NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP **Baliinder Deol** 25% owner JK Petroleum Inc 4111 NE 115th St Distribution \$3350.00

Vancouver, WA 98686

Tajinder P Singh 50% owner **MGA Investment LLC** 4111 NE 115th St Distribution \$3350.00

Vancouver, WA 98686

MGA Investment LLC Marjit Singh 25% owner

Distribution \$3350.00

Ranbir Singh 25% owner **MGA Investments** Distribution \$3350.00 4601 NE 126th Circle Vancouver, WA 98686

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR MGA Investments LLC 4712 E. 4th Plain Vancouver, WA 98661 none

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$3350 in 2011 for wife, \$3350

in 2011 for husband

JK Petroleum Inc. 4903 E 4th Plain Vancouver, WA 98661 none Wages

\$9360.00, wages paid monthly

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 18, 2012 Signature /s/ Tajinder P Singh
Tajinder P Singh

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# United States Bankruptcy Court Western District of Washington

	9		
In re Tajinder P Singh		Case No.	
	Debtor(s)	Chapter	7
CHAPTER 7	INDIVIDUAL DEBTOR'S STATEM	ENT OF INTEN	NTION
	y of the estate. (Part A must be fully conh additional pages if necessary.)	mpleted for <b>EAC</b>	<b>H</b> debt which is secured by
Property No. 1			
Creditor's Name: -NONE-	Describe Propo	erty Securing Deb	<b>t:</b>
Property will be (check one): ☐ Surrendered	☐ Retained		
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien using 11		
Laimed as Exempt	□ Not claimed	as exempt	
PART B - Personal property subject to u Attach additional pages if necessary.)	nexpired leases. (All three columns of Part	B must be complet	ed for each unexpired lease.
Property No. 1			
Lessor's Name: American Honda Finance	Describe Leased Property: Acct# 86829993 Opened Opened 3/16/07 Last Activ 12/16/11 2007 Honda Accord NADA.com rough trade-in value Leased Contract expires March 2012	U.S.C. § 365	e Assumed pursuant to 11 5(p)(2):  □ NO
I declare under penalty of perjury tha personal property subject to an unexp	t the above indicates my intention as to a	ny property of my	estate securing a debt a

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Best Case Bankruptcy

Tajinder P Singh

Debtor

# **United States Bankruptcy Court** Western District of Washington

In re	Tajinder P Singh		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTO	DRNEY FOR D	EBTOR(S)
c	cursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankrup	tcy, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept			1,659.00
	Prior to the filing of this statement I have received		\$	1,659.00
	Balance Due		\$	0.00
2. \$	<b>306.00</b> of the filing fee has been paid.			
3. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed comp	ensation with any other perso	on unless they are men	nbers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed compensations of the agreement, together with a list of the name			
6. l	n return for the above-disclosed fee, I have agreed to re	nder legal service for all aspe	ects of the bankruptcy	case, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rende</li> <li>Preparation and filing of any petition, schedules, state</li> <li>Representation of the debtor at the meeting of credite</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and application</li> <li>522(f)(2)(A) for avoidance of liens on how</li> </ul>	ement of affairs and plan whi ors and confirmation hearing, educe to market value; e ons as needed; preparation	ch may be required; and any adjourned he exemption planning	arings thereof;
7. E	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.	e does not include the following chargeability actions, ju	ng service: dicial lien avoidan	ces, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any unkruptcy proceeding.	agreement or arrangement f	or payment to me for i	representation of the debtor(s) in
Dated	January 18, 2012	/s/ Stanley F. H	orak	
			tanley F. Horak t, Ste 10	

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total Fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total Fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total Fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court**Western District of Washington

In re	Tajinder P Singh		Case No.	
		Debtor(s)	Chapter	7

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

## **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Tajinder P Singh	X	/s/ Tajinder P Singh	January 18, 2012
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
		Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Best Case Bankruptcy

# **United States Bankruptcy Court** Western District of Washington

In re	Tajinder P Singh		Case No.	
		Debtor(s)	Chapter	7
	VER	RIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtor hereby verifies	that the attached list of creditors is true and o	correct to the best	of his/her knowledge.
Date:	January 18, 2012	/s/ Tajinder P Singh Tajinder P Singh		

Signature of Debtor

ADVANTA 11850 S. ELECTION DR DRAPER, UT 84020

AMERICAN HONDA FINANCE PO BOX 5025 SAN RAMON, CA 94583

AMERICAN MORTGAGE NETWORK 10421 WATERIDGE CIRCLE SUITE 250 SAN DIEGO, CA 92121

BANK OF AMERICA PO BOX 982238 EL PASO, TX 79998

BONNEVILLE BILLING 1186 E 4600 S STE 100 OGDEN, UT 84403

CBNA PO BOX 6497 SIOUX FALLS, SD 57117

CITY OF VANCOUVER PO BOX 8875 VANCOUVER, WA 98666-8875

COWLITZ WHOLESALE 924 15TH AVE LONGVIEW, WA 98632

DCS FINANCIAL PO BOX 1179 VANCOUVER, WA 98666

DHARAM PAL 2115 HAMBERG ST. SCHENECTADY, NY 12304

DISCOVER FINANCIAL SERVICES PO BOX 15316 WILMINGTON, DE 19850

GEORGE SAFEEL 3306 E 18TH ST. #8 VANCOUVER, WA 98661

INTERNAL REVENUE INSOLOVENCY ADMINISTRATION PO BOX 7346 PHILADELPHIA, PA 19101-7346

JK PETROLEUM INC. 4903 E FOURTH PLAIN VANCOUVER, WA 98661

MACYS 9111 DUKE BLVD MASON, OH 45040

MGA INVESTMENTS LLC 4712 E. 4TH PLAIN VANCOUVER, WA 98661

MIDLAND CREDIT MGMT 8875 AERO DR SAN DIEGO, CA 92123

NEW YORK STATE UNIFIED COURT OFFICE OF COURT ADMIN. RM. 852 25 BEAVER ST. NEW YORK, NY 10004

OUTSOURCE RECOVERY 180 300 W STE 210 SALT LAKE CITY, UT 84101

PROFESSIONAL CREDIT SE 400 INTERNATIONAL WAY SPRINGFIELD, OR 97477

PROFESSIONAL CREDIT SERVICES 400 INTERNATIONAL WAY SPRINGFIELD, OR 97477

RICH AND RHINE DISTRIBUTORS PO BOX 301547 PORTLAND, OR 97294 RIVERVIEW BANK 900 WASHINGTON ST STE 100 VANCOUVER, WA 98660

SOUTHWEST WA MEDICAL CENTER PO BOX 1588
VANCOUVER, WA 98668-1588

SPECIALIZED LOAN SERVICING PO BOX 636005 LITTLETON, CO 80120

SPRINGLEAF FINANCIAL PO BOX 3251 EVANSVILLE, IN 47731

SPRINGLEAF FINANCIAL 13185 SW PACIFIC HWY PORTLAND, OR 97223

STATE OF NEW YORK C/O ERIC SCHNEIDERMAN ATTY GEN CIVIL RECOVERIES BUREAU THE CAPITAL ALBANY, NY 12224-0341

SUNNYCO.
PO BOX 17308
PORTLAND, OR 97217

SUNTRUST MORTGAGE 1001 SEMMES AVE RICHMOND, VA 23224

WA DEPARTMENT OF REVENUE PO BOX 1648 VANCOUVER, WA 98668-1648